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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security	Assumption of Executory Contract or unexpired Lease	0	Lien Avoidance
		Last rev	vised: November 14, 2023
	UNITED STATES BANKRUPTCY COUR' DISTRICT OF NEW JERSEY	Т	
n Re:	Case No.:		21-18799
Peter P. Luna,	Judge:		VFP
Debtor(s)			
	Chapter 13 Plan and Motions		
☐ Original		Date:	May 21, 2025
☑ Motions Included	☐ Modified/No Notice Required		
	THE DEBTOR HAS FILED FOR RELIEF UNDEF CHAPTER 13 OF THE BANKRUPTCY CODE	₹	
	YOUR RIGHTS WILL BE AFFECTED		
reduced, modified, or eliminated. further notice or hearing, unless of there are no timely filed objectionalien, the lien avoidance or modification will avoid or modify the lien on value of the collateral or to recobjection and appear at the confi	the time frame stated in the Notice. Your rights may be affer This Plan may be confirmed and become binding, and including ritten objection is filed before the deadline stated in the Notice, without further notice. See Bankruptcy Rule 3015. If this plant is at the place solely within the Chapter 13 confirmation. The debtor need not file a separate motion or adversary produce the interest rate. An affected lien creditor who wishes to mation hearing to prosecute same.	ded motions ce. The Co an includes on process. ceeding to contest said	s may be granted without urt may confirm this plan, if motions to avoid or modify a The plan confirmation order avoid or modify a lien based d treatment must file a timely
	f particular importance. Debtors must check one box or tems. If an item is checked as "Does Not" or if both box plan.		
THIS PLAN:			
□ DOES ⊠ DOES NOT CONTAIN N PART 10.	NON-STANDARD PROVISIONS. NON-STANDARD PROV	ISIONS MU	IST ALSO BE SET FORTH
	E AMOUNT OF A SECURED CLAIM BASED SOLELY ON NO PAYMENT AT ALL TO THE SECURED CREDITOF \Box 7b / \Box 7 c.		•
	JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE 7, IF ANY, AND SPECIFY: □ 7a / □ 7b / □ 7 c.	-MONEY S	ECURITY INTEREST. SEE
Initial Debtor(s)' Attorney: /s/DCG	Initial Debtor: /s/PPL Initial Co-Debtor:		

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a.	The debtor shall pay to the Chapter 13 Trustee \$monthly for22months starting on the
	first of the month following the filing of the petition. (If tier payments are proposed) : and then \$_631.00 per
	month for <u>38</u> months; \$per month formonths, for a total of <u>60</u> months.
b.	The debtor shall make plan payments to the Trustee from the following sources:
	☑ Future earnings
	☐ Other sources of funding (describe source, amount and date when funds are available):
C.	Use of real property to satisfy plan obligations:
	☐ Sale of real property Description:
	Proposed date for completion:
	□ Refinance of real property:
	Description: Proposed date for completion:
	☑ Loan modification with respect to mortgage encumbering real property:
	Description: 17 Country Club Lane, Elizabeth NJ 07208 Proposed date for completion: October 31, 2025
اہ	
u.	☑ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
	☑ If a Creditor filed a claim for arrearages, the arrearages ☑ will / ☐ will not be paid by the Chapter 13
	Trustee pending an Order approving sale, refinance, or loan modification of the real property.
e.	For debtors filing joint petition:
	□ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint
	administration, an objection to confirmation must be timely filed. The objecting party must appear at
	confirmation to prosecute their objection.
	Initial Debtor: Initial Co-Debtor:

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Part 2: Adequate Protection ⊠ NONE	
a. Adequate protection payments will be made in the amount of \$ Trustee and disbursed pre-confirmation to to be commenced upon order of the Court.)	to be paid to the Chapter 13 _(creditor). (Adequate protection payments
b. Adequate protection payments will be made in the amount of \$debtor(s), pre-confirmation to:(creditor).	to be paid directly by the
Part 3: Priority Claims (Including Administrative Expenses)	

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION		
NY State Department of Taxation	State Taxes	\$343.63 (paid in full already)

b.	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
	Check one:
	None Non
	☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned
	to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Selene Finance	1st Mortgage on 17 Country Club Lane Elizabeth, Nj 07208	Pre-Petition \$278,329.48	0.00	Debtor seeking to modify his loan to address these arrears.	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.
Selene Finance	1st Mortgage on 17 Country Club Lane Elizabeth, NJ 07208	Post-Petition \$13,454.58 (paid in full now)	0.00	\$13,454.58 (this amount has been paid in full through the Plan)	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ⊠ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

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c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☑ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments □ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
NewRez c/o Shellpoint Mortgage Servicing	2nd Mortgage on 17 Country Club Elizabeth, NJ 07208	\$68,226.13	\$410,000.00	1st Mortgage Selene Finance \$554,493.84	0.00	0.00	0.00

^{2.)} Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

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e. Surrender ⊠ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☑ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: ☑ NONE

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Part 5: Unsecure	ed Claims □ NONE					
-	•	on-priority unsecured clair	·			
		to be distributed <i>pro rata</i>	'a			
	than					
🛛 Pro Rata	a distribution from any ren	naining funds				
b. Separately o	classified unsecured cla	aims shall be treated as fol	ollows:			
Name of Creditor	Basis Fc	or Separate Classification	Treatment	Amount to be Paid by Trustee		
			T			
Part 6: Executor	ry Contracts and Unexp	oired Leases ⊠ NONE				
p						
(NOTE: See time limi eases in this Plan.)	tations set forth in 11 U.S	S.C. 365(d)(4) that may pro	revent assumption of non-	-residential real property		
•	t- and unavaired leades	= -4 ==== vioualy rainated by	· · · · · · · · · · · · · · · · · · ·			
All executory contract following, which are a		, not previously rejected by	y operation or law, are rep	ectea, except me		
111						
Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor		
		1				
		1				
		1				
		1				

D - 1 7	Motions	
Part 7:		
T (31 L / -	MOLIOIS	

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☑ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
NewRez c/o Shellpoint Mtg. Servicing	2nd Mtg on 17 Country Cl Elizabeth, NJ 07208	\$68,226.13	\$410,000.00	1st Mortgage Selene Finance 17 County Cl. Ln Elizabeth, NJ 07208	0.00	\$68,226.13

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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☑ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☑ Upon confirmation
- □ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Attorney Fees
- 3) Secured Claims
- 4) Executory Contracts or Unexpired Leases
- 5) Priority Unsecured Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Trustee \boxtimes is, \square is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

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Part 9: Modification □ NONE
NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2. If this Plan modifies a Plan previously filed in this case, complete the information below. Date of Plan being Modified: October 8, 2024
Explain below why the plan is being modified:
The debtor is asking to extend the deadline to obtain a loan modification to October 31, 2025.
Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No
Part 10: Non-Standard Provision(s):
Non-Standard Provisions: ☑ NONE
□ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

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The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: May 21, 2025	/s/ Peter P. Luna
	Debtor
D 4	
Date:	Joint Debtor
Date: May 21, 2925	/s/ Donald C. Goins, Esq.
	Attorney for the Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Case No. 21-18799-VFP
Peter P Luna Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 3
Date Rcvd: May 21, 2025 Form ID: pdf901 Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

Recip ID Recipient Name and Address

db + Peter P Luna, 17 Country Club Lane, Elizabeth, NJ 07208-2607

519487772 + Community Loan Servicing Attn:Cashering Dept., 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837

519357371 + SLS, PO Box 105219, Atlanta, GA 30348-5219

TOTAL: 3

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
Sing		May 21 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 21 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery	v com	
		May 21 2025 21:19:07	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com		
		May 21 2025 20:50:00	Wilmington Trust, National Association, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
519357370	Email/Text: nsm_bk_notices@mrcooper.com		
		May 21 2025 20:51:00	Community Loan Servicing, PO Box 740410, Cincinnati, OH 45274-0410
519799483	+ Email/Text: mtgbk@shellpointmtg.com		
		May 21 2025 20:51:00	DLJ Mortgage Capital, Inc, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, DLJ Mortgage Capital, Inc, c/o Shellpoint Mortgage Servicing 29603-0826
519799482	+ Email/Text: mtgbk@shellpointmtg.com		
		May 21 2025 20:51:00	DLJ Mortgage Capital, Inc, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520043846	+ Email/Text: RASEBN@raslg.com		
		May 21 2025 20:50:00	DLJ Mortgage Capital, Inc., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
519844037	+ Email/Text: BKSPSElectronicCourtNotifications@spservicir	ng.com	
		May 21 2025 20:53:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519844038	+ Email/Text: BKSPSElectronicCourtNotifications@spservicir	ng.com	
		May 21 2025 20:53:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,
519759216	Email/Text: nsm_bk_notices@mrcooper.com	May 21 2025 20:51:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
510750017	E		, /0=01 // //
519759217	Email/Text: nsm_bk_notices@mrcooper.com		

May 21 2025 20:51:00 Nationstar Mortgage LLC, PO Box 619096,

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User: admin

Date Rcvd: May 21, 2025 Form ID: pdf901 Total Noticed: 23 Dallas, TX 75261-9741, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741 520122204 Email/Text: nys.dtf.bncnotice@tax.ny.gov May 21 2025 20:53:00 New York State Department of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300 520417789 Email/Text: mtgbk@shellpointmtg.com May 21 2025 20:51:00 NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826 520417788 Email/Text: mtgbk@shellpointmtg.com May 21 2025 20:51:00 NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826 519357615 ^ MEBN May 21 2025 20:48:14 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 520395472 + Email/Text: bkteam@selenefinance.com U.S. BANK TRUST NATIONAL May 21 2025 20:51:00 ASSOCIATION, SELENE FINANCE LP, ATTN: BK DEPT, 3501 OLYMPUS BLVD, SUITE 500, DALLAS, TX 75019-6295 + Email/Text: bkteam@selenefinance.com 520395473 U.S. BANK TRUST NATIONAL May 21 2025 20:51:00 ASSOCIATION, SELENE FINANCE LP, ATTN: BK DEPT, 3501 OLYMPUS BLVD, SUITE 500, DALLAS, TX 75019, U.S. BANK TRUST NATIONAL ASSOCIATION 75019-6295 519478963 + Email/Text: bkelectronicnoticecourtmail@computershare.com May 21 2025 20:51:00 Wilmington Trust, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720 520341589 + Email/Text: RASEBN@raslg.com May 21 2025 20:50:00 Wilmington Trust, National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001

TOTAL: 20

District/off: 0312-2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	DLJ Mortgage Capital, Inc., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
cr	*+	DLJ Mortgage Capital, Inc., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
520205393	*+	DLJ Mortgage Capital, Inc., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025	Signature:	/s/Gustava Winters	

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Page 3 of 3 Total Noticed: 23

Desc

CM/ECF NOTICE OF ELECTRONIC FILING

User: admin

Form ID: pdf901

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name **Email Address**

Cory Francis Woerner

District/off: 0312-2

Date Rcvd: May 21, 2025

on behalf of Creditor Wilmington Trust National Association cwoerner@raslg.com

Cory Francis Woerner

on behalf of Creditor DLJ Mortgage Capital Inc. cwoerner@raslg.com

Denise E. Carlon

on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Donald C. Goins

on behalf of Debtor Peter P Luna dcgoins1@gmail.com g25787@notify.cincompass.com;goins.donaldc.b129630@notify.bestcase.com

Marie-Ann Greenberg

magecf@magtrustee.com

Roger Fay

on behalf of Creditor DLJ Mortgage Capital Inc. rfay@alaw.net, bkecf@milsteadlaw.com

Sindi Mncina

on behalf of Creditor DLJ Mortgage Capital Inc. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10